

2015

# IRO Review User Manual

LOUISIANA DEPARTMENT OF INSURANCE  
INDUSTRY ACCESS MODULE

## Contents

Access the IRO Review Request Module .....	2
Render Review Decision.....	4
Report Conflict of Interest .....	10

# IRO Review

## Access the IRO Review Request Module

The IRO Review module is accessed via the Industry Access Portal on the Louisiana Department of Insurance website: <http://www.lidi.la.gov/>

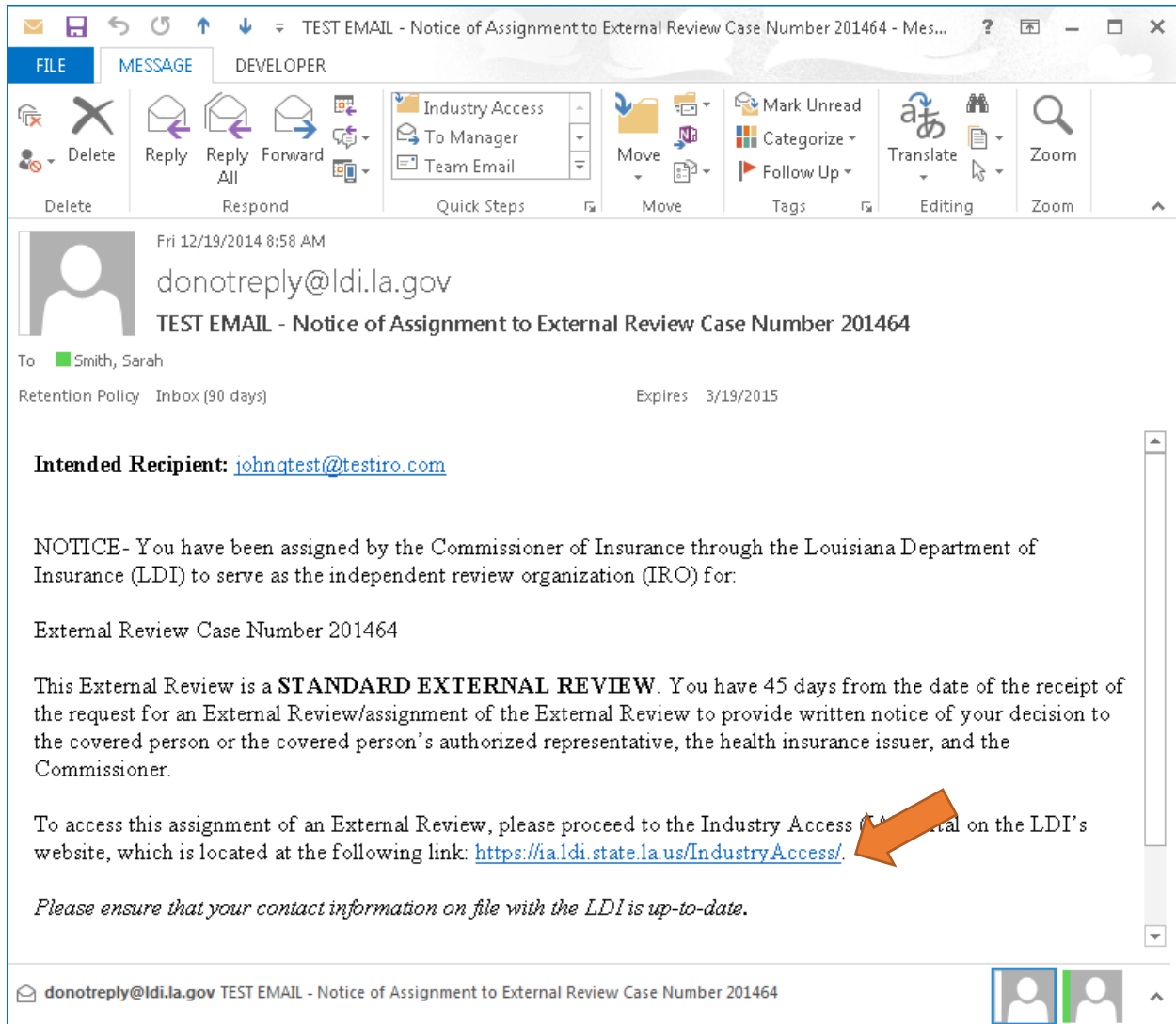


For instructions on how to sign up for the Industry Access Portal and request access to modules, please review the user manual and webinars posted on the Industry Access Log In screen:

<https://ia.lidi.state.la.us/industryaccess>

You will need to access the IRO Review Request module if you have received an email indicating that your company has been assigned a case for review.

You can access the Industry Access Portal by clicking the link in the email.



## Render Review Decision

The IRO Case Form contains an Assigned Cases grid. The case or cases assigned to you will appear in this grid. The grid will display the Case Number, Insured First Name, Insured Last Name, Assigned IRO, Status, and Date Requested for the case or cases.

If you have more than one assigned case, you can sort them by clicking the headers in the grid, or filter them by selecting an option in the “Filter by status” dropdown box. Status options include:

- Pending: The case is awaiting IRO decision.
- Upheld: The IRO’s decision upholds the issuer’s decision.
- Reversed: The IRO’s decision reverses the issuer’s decision.

The screenshot shows a web browser window titled "IRO Case Form" with the URL <https://iadev.lidi.state.la.us/IROReview/Iro>. The header features the Louisiana Department of Insurance logo, the text "IRO Review", the phone number "1-800-259-5300", and a portrait of Commissioner James J. Donelon. Below the header, a message states "This is a Test IRO". The main section is titled "IRO Case Form" and "Assigned Cases". On the left, there is a "Filter by status:" dropdown menu with an orange arrow pointing to it. The dropdown menu is open, showing three options: "Pending", "Upheld", and "Reversed". Below the dropdown is a "View" button. The main content area contains a table with the following data:

	Insured First Name	Insured Last Name	Issuer	Status	Date Requested
	Sasha	Smith	This is a Test Company	Pending	12/19/2014 8:58 AM

At the bottom of the table, there is a pagination bar showing "10 items per page" and "1 - 1 of 1 items".

To view and/or act on a case, click the “View” button.

The screenshot shows a web browser window with the URL <https://iadev.lidi.state.la.us/IROReview/Iro>. The page header includes the Louisiana Department of Insurance logo, the text "LOUISIANA DEPARTMENT OF INSURANCE", "IRO Review", the phone number "1-800-259-5300", and a portrait of Commissioner James J. Donelon. Below the header, the text "This is a Test IRO" is displayed. The main section is titled "IRO Case Form" and "Assigned Cases". A "Filter by status:" dropdown menu is present. A table with one row of data is shown, with a "View" button highlighted by an orange arrow. The table columns are: Case Number, Insured First Name, Insured Last Name, Issuer, Status, and Date Requested. The table footer shows "10 items per page" and "1 - 1 of 1 items".

Case Number	Insured First Name	Insured Last Name	Issuer	Status	Date Requested
201464	Sasha	Smith	This is a Test Company	Pending	12/19/2014 8:58 AM

The details of the case will load. Please note that the fields that were filled out by the issuer are view-only and that you will not be able to edit them. You can, however, view any attachments.

IRO Case Form

https://iadev.lidi.state.la.us/IROReview/Iro#

**LOUISIANA DEPARTMENT OF INSURANCE**

**IRO Review**

1-800-259-5300

Commissioner James J. Donelon

This is a Test IRO

### IRO Case Form

**Conflict**

If a bona fide conflict of interest exists under La. R.S. 22:2441 as required by 45 CFR 147.136 for this External Review, that conflict of interest must be reported by clicking the button below. The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest. Use of the button below to indicate a conflict of interest exists will result in the automatic assignment of the External Review to another IRO.

**Report as Conflict**

**Case #: 201464**

**Insured Contact Info**

First Name: Sasha

Last Name: Smith

Address: 12345 Cat Street

City: Baton Rouge

State: LA

ZIP: 70809

Primary Phone: (123) 456-7890

Alternate Phone:

Fax:

Email: cats@email.com

**Insured's Authorized Representative Contact Info**

First Name:

Last Name:

Address:

City:

State:

ZIP:

Primary Phone:

Alternate Phone:

Fax:

Email:

To submit your decision, select the decision from the “Review Decision” dropdown box. Review Decision options include:

- Upheld: the decision upholds the issuer’s decision.
- Reversed: the decision reverses the issuer’s decision.

The screenshot shows a web browser window titled "IRO Case Form" with the URL <https://iadev.idi.state.ia.us/IROReview/Iro#>. The form contains the following sections:

- Did a URO render the adverse determination that is the subject of this external review?**
  - ☒ Yes
  - ☐ No
- If yes, please select the URO:** A dropdown menu showing "Cat Company".
- ☐ Please check here if this request is ineligible for external review
- Supporting Document(s)**

File Name	Date Uploaded	
Supporting Documentation.pdf	12/19/2014	<a href="#">View</a>
- Please provide your review decision below:**
  - IRO Decision**
    - Review Decision: A dropdown menu with options "Upheld", "Upheld", and "Reversed". An orange arrow points to this dropdown.
    - [Submit Review Decision](#) [Cancel](#)



Once you have made your selection, click the “Submit Review Decision” button.

The screenshot shows a web browser window titled "IRO Case Form" with the URL <https://iadev.lidi.state.la.us/IROReview/Iro#>. The form contains the following sections:

- Question:** "Did a URO render the adverse determination that is the subject of this external review?"
  - ☒ Yes
  - ☐ No
- Text:** "If yes, please select the URO:" followed by a dropdown menu showing "Cat Company".
- Text:** "Please check here if this request is ineligible for external review" with an unchecked checkbox.
- Supporting Document(s)** section containing a table:

File Name	Date Uploaded	
Supporting Documentation.pdf	12/19/2014	<button>View</button>
- Please provide your review decision below:** section containing:
  - IRO Decision** section with "Review Decision:" and a dropdown menu showing "Upheld".
  - Two buttons: "Submit Review Decision" and "Cancel". An orange arrow points to the "Submit Review Decision" button.

A message will indicate that the decision has been successfully submitted. You can click the “Return to Request List” button to return to the Assigned Cases grid and view the cases assigned to your company.



## Report Conflict of Interest

If a conflict of interest exists (under La. R.S. 22:2441 as required by 45 CFR 147.136) that will prevent you from being able to render a decision on a case, click the “Report as Conflict” button.

**Note:** The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest.

**LOUISIANA DEPARTMENT OF INSURANCE**  
IRO Review  
1-800-259-5300  
Commissioner James J. Donelon

This is a Test IRO

### IRO Case Form

**Conflict**

If a bona fide conflict of interest exists under La. R.S. 22:2441 as required by 45 CFR 147.136 for this External Review, that conflict of interest must be reported by clicking the button below. The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest. Use of the button below to indicate a conflict of interest exists will result in the automatic assignment of the External Review to another IRO.

**Report as Conflict**

**Case #: 201464**

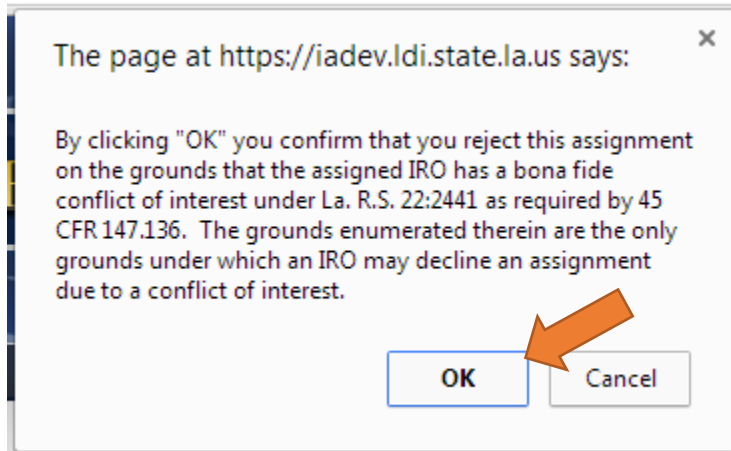
**Insured Contact Info**

First Name: Sasha  
Last Name: Smith  
Address: 12345 Cat Street  
City: Baton Rouge  
State: LA  
ZIP: 70809  
Primary Phone: (123) 456-7890  
Alternate Phone:  
Fax:  
Email: cats@email.com

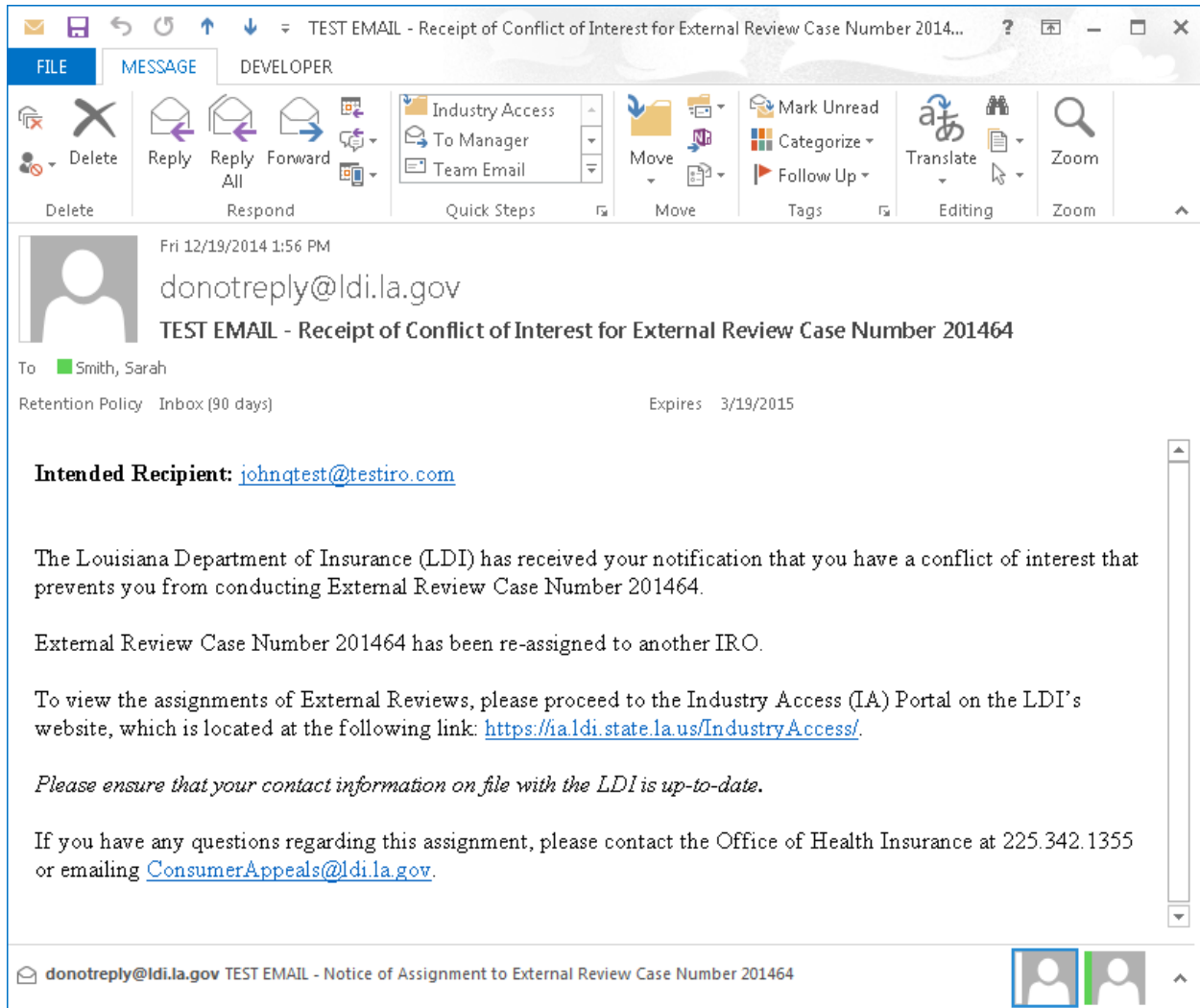
**Insured's Authorized Representative Contact Info**

First Name:  
Last Name:  
Address:  
City:  
State:  
ZIP:  
Primary Phone:  
Alternate Phone:  
Fax:  
Email:

The page will prompt you to verify that you mean to report a conflict. Click the “OK” button to proceed, or the “Cancel” button to undo the action. Clicking “OK” will result in the automatic assignment of the External Review to another IRO.



An email will be sent to the Louisiana Department of Insurance and your company's IRO Review contact to inform them of the conflict of interest and reassignment of the case.



You can click the “Return to Request List” button to return to the Assigned Cases grid and view the cases assigned to your company.

